



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [PROSPERITY BANCSHARES, INC.](#)

City/State [HOUSTON, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [34,081,168](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PROSPERITY BANCSHARES, INC.](#)

[4295 SAN FELIPE](#)

[HOUSTON, TX 77027](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016												
Average assets (\$000)	32,676,209			24,073,560			22,631,698			22,340,735															
Net income (\$000)	528,904			332,552			321,812			272,165															
Number of BHCs in peer group	128			125			118			108															
Earnings and Profitability:																									
Percent of Average Assets																									
Net interest income (tax equivalent)	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26	2.80	2.92	33													
+ Non-interest income	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15	0.48	1.35	13													
- Overhead expense	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3	1.38	2.72	3													
- Provision for credit losses	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31	0.06	0.16	25													
+ Securities gains (losses)	0	0.02	16	0	0.01	35	0	0	41	0.01	0.01	75													
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	3													
= Pretax net operating income (tax equivalent)	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73	1.85	1.43	81													
Net operating income	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73	1.22	0.89	81													
Net income	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73	1.22	0.90	81													
Net income (Subchapter S adjusted)				1.18			1.17			1.42		0.99													
Percent of Average Earning Assets																									
Interest income (tax equivalent)	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16	3.51	3.80	28													
Interest expense	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15	0.31	0.60	18													
Net interest income (tax equivalent)	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33	3.20	3.19	44													
Losses, Allowance, and Past Due + Nonaccrual																									
Net loan and lease losses / Average loans and leases	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45	0.16	0.24	46													
Earnings coverage of net loan and lease losses (X)	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74	26.93	19.67	73													
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42	0.84	0.98	37													
Allowance for loan and lease losses / Total loans and leases	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44	0.84	0.96	38													
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.29	0.71	13	0.33	0.57	26	0.14	0.61	9	0.36	0.72	19													
30-89 days past due loans and leases / Total loans and leases	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39	0.41	0.47	52													
Liquidity and Funding																									
Net noncore funding dependence	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26	5.85	17.03	21													
Net short-term noncore funding dependence	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54	5.23	4.83	47													
Net loans and leases / Total assets	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15	43.98	62.73	16													
Capitalization																									
Tier 1 leverage ratio	9.67	9.13	72	10.42	9.76	70	10.23	9.71	68	9.31	9.53	43													
Holding company equity capital / Total assets	17.99	11.16	97	18.55	12.43	96	17.85	12.22	95	16.93	11.94	95													
Total equity capital (including minority interest) / Total assets	17.99	11.29	97	18.55	12.57	96	17.85	12.27	95	16.93	12.01	94													
Common equity tier 1 capital / Total risk-weighted assets	13.74	12.38	77	12.30	12.17	56	16.32	12.12	88	15.08	12.19	80													
Net loans and leases / Equity capital (X)	3.25	5.58	10	3.14	5.21	11	2.54	5.29	8	2.60	5.27	10													
Cash dividends / Net income	32.86	42.30	37	38.76	33.12	58	32.33	27.31	59	35.23	31.29	50													
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52														
Growth Rates																									
Assets	5.86	16.68	19	41.82	9.26	93	0.47	7	15	1.17	8.28	22													
Equity capital	2.68	6.99	29	47.33	10.49	93	5.98	7.89	54	4.99	10.18	43													
Net loans and leases	6.25	9.07	46	82.40	9.10	96	3.49	7.89	31	4.19	9.38	34													
Noncore funding	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82	-47.95	5.59	3													
Parent Company Ratios																									
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36													
Long-term debt / Equity capital	0	13.56	10	2.11	13.04	33	0	13.37	15	0	12.69	16													
Equity investment in subsidiaries / Equity capital	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31	99.55	102.10	35													
Cash from ops + noncash items + op expense / Op expense + dividends	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15	101.38	148.20	28													

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	978,083	622,364	503,837	468,326		57.16	105.73
Income from lease financing receivables.....	54	57	285	294		-5.26	
Fully taxable income on loans and leases.....	971,403	614,827	495,849	460,562		58.00	106.96
Tax-exempt income on loans and leases.....	6,734	7,594	8,273	8,058		-11.32	11.31
Estimated tax benefit on income on loans and leases.....	1,785	2,023	2,198	4,397		-11.79	133.79
Income on loans and leases (tax equivalent).....	979,922	624,444	506,320	473,017		56.93	105.78
Investment interest income (tax equivalent).....	167,762	210,987	223,384	211,680		-20.49	-13.78
Interest on balances due from depository institutions.....	1,202	1,634	1,262	772		-26.44	245.40
Interest income on other earning assets.....	614	2,497	2,089	1,384		-75.41	13.49
Total interest income (tax equivalent).....	1,149,500	839,562	733,055	686,853		36.92	71.15
Interest on time deposits of \$250K or more	16,607	11,914	4,555	3,460		39.39	
Interest on time deposits < \$250K.....	31,857	25,959	15,426	12,380		22.72	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	59,731	74,663	51,071	30,407		-20.00	168.29
Interest on other borrowings and trading liabilities.....	5,178	24,781	26,233	14,180		-79.10	66.12
Interest on subordinated debt and mandatory convertible securities	5,498	1,000	0	0		449.80	
Total interest expense.....	118,871	138,317	97,285	60,427		-14.06	196.80
Net interest income (tax equivalent).....	1,030,629	701,245	635,770	626,426		46.97	63.18
Non-interest income.....	133,540	120,972	111,549	106,944		10.39	12.76
Adjusted operating income (tax equivalent)	1,164,169	822,217	747,319	733,370		41.59	55.22
Overhead expense.....	496,400	395,560	324,306	308,401		25.49	59.69
Provision for credit losses.....	20,000	4,300	16,350	14,325			164.55
Securities gains (losses)	0	0	-13	3,270			
Other tax equivalent adjustments	0	0	0	-1,000			
Pretax net operating income (tax equivalent).....	647,769	422,357	406,650	412,914		53.37	50.08
Applicable income taxes	116,130	86,656	81,223	133,905		34.01	-19.10
Tax equivalent adjustments	2,735	3,149	3,615	6,844		-13.15	93.70
Applicable income taxes (tax equivalent).....	118,865	89,805	84,838	140,749		32.36	-18.00
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	528,904	332,552	321,812	272,165		59.04	84.51
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	528,904	332,552	321,812	272,165		59.04	84.51
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	528,904	332,552	321,812	272,165		59.04	84.51
Investment securities income (tax equivalent).....	167,762	210,987	223,384	211,680		-20.49	-13.78
US Treasury and agency securities (excluding mortgage-backed securities)	262	991	978	781		-73.56	-76.18
Mortgage-backed securities	162,429	204,066	214,928	200,216		-20.40	-13.05
All other securities	5,071	5,930	7,478	10,683		-14.48	-23.83
Cash dividends declared.....	173,823	128,900	104,053	95,888		34.85	122.12
Common	173,823	128,900	104,053	95,888		34.85	122.12
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturity securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Interest income (tax equivalent)	3.52	3.27	69	3.49	4	19	3.24	3.87	14	3.07	3.47	22			
Less: Interest expense	0.36	0.48	37	0.57	0.98	19	0.43	0.79	15	0.27	0.55	15			
Equals: Net interest income (tax equivalent)	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26	2.80	2.92	33			
Plus: Non-interest income	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15	0.48	1.35	13			
Equals: adjusted operating income (tax equivalent)	3.56	4.04	27	3.42	4.41	12	3.30	4.46	7	3.28	4.33	10			
Less: Overhead expense	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3	1.38	2.72	3			
Less: Provision for credit losses	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31	0.06	0.16	25			
Plus: Realized gains (losses) on held-to-maturity securities	0	0	46	0	0	49	0	0	51	0.01	0	98			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0	0.01	35	0	0	39	0	0.01	34			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	3			
Equals: Pretax net operating income (tax equivalent)	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73	1.85	1.43	81			
Less: Applicable income taxes (tax equivalent)	0.36	0.23	86	0.37	0.36	51	0.37	0.33	62	0.63	0.55	60			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73	1.22	0.89	81			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73	1.22	0.90	81			
Memo: Net income (last four quarters)	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73	1.22	0.91	81			
Net income—BHC and noncontrolling (minority) interest	1.62	0.83	94	1.38	1.20	70	1.42	1.25	73	1.22	0.91	80			
Margin Analysis															
Average earning assets / Average assets	86.91	92.32	3	87.41	91.05	13	87.82	91.48	15	87.67	91.61	11			
Average interest-bearing funds / Average assets	55.66	64.06	17	56.67	65.57	15	56.93	65.56	17	58.72	65.75	24			
Interest income (tax equivalent) / Average earning assets	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16	3.51	3.80	28			
Interest expense / Average earning assets	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15	0.31	0.60	18			
Net interest income (tax equivalent) / Average earning assets	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33	3.20	3.19	44			
Yield or Cost															
Total loans and leases (tax equivalent)	4.93	4.27	86	5.22	5.09	64	4.99	4.95	59	4.81	4.52	72			
Interest-bearing bank balances	0.31	0.27	65	2.63	2.04	80	3.29	1.64	97	1.03	1.05	45			
Federal funds sold and reverse repos	0.04	0.68	14	0.20	2.44	12	3.16	2.17	84	1.20	1.41	46			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	4.04	3.51	82	3.97	4.36	24	3.67	4.20	17	3.47	3.73	30			
Investment securities (tax equivalent)	2.09	2.25	32	2.35	2.76	16	2.31	2.68	22	2.19	2.47	31			
US Treasury and agency securities (excluding mortgage-backed securities)	7.02	1.75	96	5.39	2.32	96	3.28	2.05	93	2.40	1.62	90			
Mortgage-backed securities	2.08	2.05	50	2.39	2.61	19	2.32	2.50	28	2.17	2.23	49			
All other securities	2.71	3.24	30	2.72	4.06	12	2.71	4.20	12	2.97	3.66	28			
Interest-bearing deposits	0.45	0.53	46	0.65	1.10	17	0.47	0.81	19	0.31	0.49	26			
Time deposits of \$250K or more	1.22	1.42	28	1.56	1.96	21	0.85	1.44	12						
Time deposits < \$250K	1.73	1.36	83	1.63	1.82	36	0.98	1.29	25						
Other domestic deposits	0.43	0.36	71	0.74	0.93	38	0.54	0.67	43						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.44	0.62	46	1.10	1.86	30	0.66	1.51	26	0.39	0.94	30			
Other borrowed funds and trading liabilities	0.92	1.50	23	2.20	2.38	38	2.04	2.28	35	1.13	1.77	16			
All interest-bearing funds	0.65	0.74	47	1.01	1.49	23	0.76	1.19	21	0.46	0.82	17			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016				
Non-interest Income and Expenses												
Total non-interest income	133,540		120,972		111,549		106,944					
Fiduciary activities income	9,598		10,227		10,178		9,200					
Service charges on deposit accounts - domestic	53,689		53,691		52,157		52,031					
Trading revenue.....	-2,715		0		0		0					
Investment banking fees and commissions.....	2,504		2,361		2,617		1,950					
Insurance activities revenue.....	0		0		0		0					
Venture capital revenue.....	0		0		0		0					
Net servicing fees	0		0		0		0					
Net securitization income	0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....	6,175		3,227		2,218		-908					
Other non-interest income.....	64,289		51,466		44,379		44,671					
Total overhead expenses	496,400		395,560		324,306		308,401					
Personnel expense.....	309,268		226,348		207,517		192,409					
Net occupancy expense.....	61,585		44,904		41,659		40,571					
Goodwill impairment losses	0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....	13,169		6,537		5,959		6,943					
Other operating expenses.....	112,378		117,771		69,171		68,478					
Fee income on mutual funds and annuities.....	2,504		2,361		2,617		1,950					
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0					
Number of equivalent employees	3,756		3,901		3,036		3,017					
Average personnel expense per employee.....	82.34		58.02		68.35		63.77					
Average assets per employee.....	8,699.74		6,171.13		7,454.45		7,404.95					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.88	2.02	53	1.95	2.72	46	2.35	3.08	48	1.82	2.85	44
Overhead expenses / Net Interest Income + non-interest income	42.74	62.28	5	48.29	61.29	9	43.61	60.88	5	42.51	63.61	2
Percent of Average Assets												
Total overhead expense	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3	1.38	2.72	3
Personnel expense.....	0.95	1.30	17	0.94	1.41	12	0.92	1.44	10	0.86	1.42	11
Net occupancy expense.....	0.19	0.26	17	0.19	0.28	19	0.18	0.28	15	0.18	0.29	16
Other operating expenses.....	0.38	0.94	3	0.52	0.97	7	0.33	0.97	1	0.34	1	0
Overhead less non-interest income	1.11	1.25	37	1.14	1.32	34	0.94	1.38	22	0.90	1.34	18
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	42.64	61.82	5	48.11	60.64	8	43.40	60.37	5	42.05	62.73	3
Personnel expense.....	26.57	32.36	23	27.53	32.39	20	27.77	32.51	21	26.24	32.93	21
Net occupancy expense.....	5.29	6.58	27	5.46	6.52	29	5.57	6.48	30	5.53	6.70	28
Other operating expenses.....	10.78	22.28	2	15.12	21.20	12	10.05	20.90	0	10.28	22.41	0
Total non-interest income	11.47	28.83	12	14.71	29.23	20	14.93	28.50	21	14.58	31.08	17
Fiduciary activities income	0.82	2.09	38	1.24	1.97	44	1.36	2.14	48	1.25	2.38	44
Service charges on domestic deposit accounts	4.61	3.27	76	6.53	3.88	84	6.98	4.15	84	7.09	4.28	79
Trading revenue.....	-0.23	1.28	3	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions.....	0.22	2.46	18	0.29	3.54	20	0.35	3.42	21	0.27	3.62	18
Insurance activities revenue.....	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.53	3.92	27	0.39	1.86	25	0.30	1.61	24	-0.12	1.67	11
Other non-interest income.....	5.52	9.65	30	6.26	10.04	28	5.94	9.86	26	6.09	10.77	24
Overhead less non-interest income	31.17	31.93	46	33.40	31.06	44	28.47	31.46	33	27.47	31.19	34
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.93	18.63	38	20.52	20.56	52	19.97	19.04	52	32.43	32.99	48
Applicable income tax + TE / Pretax net operating income + TE	18.35	21.18	20	21.26	23.23	31	20.86	21.56	34	34.09	37.95	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	13,204,193	13,503,422	8,413,128	8,067,465			-2.22	81.39
Commercial and industrial loans	3,255,133	2,778,856	1,207,975	1,189,664			17.14	120.10
Loans to individuals	131,058	164,172	118,214	116,393			-20.17	-6.43
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	170,421	185,297	184,128	187,277			-8.03	-20.54
Other loans and leases	3,486,139	2,213,598	446,868	459,974			57.49	969.86
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	20,246,944	18,845,345	10,370,313	10,020,773			7.44	114.51
Less: Allowance for loan and lease losses	316,068	87,469	86,440	84,041			261.35	288.37
Net loans and leases	19,930,876	18,757,876	10,283,873	9,936,732			6.25	113.00
Debt securities that reprice or mature in over 1 year	8,375,554	8,315,203	9,220,081	9,416,613			0.73	-10.18
Mutual funds and equity securities	0	0	0	12,501			-100.00	
Subtotal	28,306,430	27,073,079	19,503,954	19,365,846			4.56	51.42
Interest-bearing bank balances	1,012,828	40,506	26,457	47,547			2400.44	481.94
Federal funds sold and reverse repos	553	519	552	697			6.55	-61.00
Debt securities that reprice or mature within 1 year	167,266	254,852	188,885	243,002			-34.37	1.34
Trading assets	0	309	36	62			-100.00	-100.00
Total earning assets	29,487,077	27,369,265	19,719,884	19,657,154			7.74	54.91
Non-interest-bearing cash and due from depository institutions	331,454	534,590	385,538	345,733			-38.00	-14.99
Premises, fixed assets, and leases	378,698	379,626	255,660	255,679			-0.24	42.04
Other real estate owned	10,593	6,935	1,805	11,152			52.75	257.51
Investment in unconsolidated subsidiaries	0	0	0	0				
Intangible and other assets	3,873,346	3,904,921	2,337,949	2,324,893			-0.81	65.23
Total assets	34,081,168	32,195,337	22,700,836	22,594,611			5.86	54.64
Quarterly average assets	33,761,760	28,990,935	22,693,584	22,316,982			16.46	55.69
Average loans and leases (YTD)	19,859,428	11,959,562	10,140,538	9,829,609			66.05	115.85
Memoranda								
Loans held-for-sale	46,777	80,959	29,367	31,389			-42.22	95.45
Loans not held-for-sale	20,200,167	18,764,386	10,340,946	9,989,384			7.65	114.56
Real estate loans secured by 1–4 family	4,757,538	4,387,412	2,706,909	2,739,860			8.44	80.16
Commercial real estate loans	8,035,724	8,620,452	5,160,846	4,824,764			-6.78	91.13
Construction and land development	1,956,961	2,064,167	1,622,289	1,509,137			-5.19	82.35
Multifamily	1,156,721	1,396,071	182,513	155,802			-17.14	496.87
Nonfarm nonresidential	4,922,042	5,160,214	3,356,044	3,159,825			-4.62	67.57
Real estate loans secured by farmland	410,931	495,558	545,373	502,841			-17.08	-5.39
Total investment securities	8,542,820	8,570,055	9,408,966	9,672,116			-0.32	-10.10
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	13,933	25,778	32,235			-100.00	-100.00
Municipal securities	166,175	238,817	254,364	330,485			-30.42	-54.96
Mortgage-backed securities	8,376,645	8,317,305	9,128,824	9,296,895			0.71	-7.68
Asset-backed securities	0	0	0	0				
Other debt securities	0	0	0	0				
Mutual funds and equity securities	0	0	0	12,501			-100.00	
Available-for-sale securities	651,514	287,663	84,155	217,870			126.49	532.15
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	0	0			-100.00	
Municipal securities	0	470	1,166	1,820			-100.00	-100.00
Mortgage-backed securities	651,514	287,193	82,989	203,549			126.86	667.75
Asset-backed securities	0	0	0	0				
Other debt securities	0	0	0	0				
Mutual funds and equity securities	0	0	0	12,501			-100.00	
Held-to-maturity securities appreciation (depreciation)	147,837	21,459	-243,575	-130,764			588.93	
Available-for-sale securities appreciation (depreciation)	974	762	392	-145			27.82	-68.96
Structured notes, fair value	0	0	0	0				
Pledged securities	6,108,033	5,932,144	5,340,238	5,936,789			2.97	7.12

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	9,191,038	7,799,411	5,682,487	5,637,130		17.84	78.63
NOW, ATS and transaction accounts	4,353,348	5,059,273	2,692,177	2,811,238		-13.95	37.74
Time deposits less brokered deposits) < \$250K.....	1,721,238	1,895,047	1,511,155	1,599,403		-9.17	
MMDA and other savings accounts	10,789,663	7,911,326	6,818,850	7,191,148		36.38	56.35
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	26,055,287	22,665,057	16,704,669	17,238,919		14.96	61.01
Time deposits of \$250K or more	1,324,566	1,518,123	568,261	532,625		-12.75	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	389,583	377,294	284,720	324,154		3.26	23.58
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	8,320	1,307,695	1,030,097	503,781		-99.36	-98.28
Other borrowings w/remaining maturity over 1 year	48,195	50,518	1,029	1,442		-4.60	663.91
Brokered deposits < \$250K	18,730	44,259	0	63,617		-57.68	
Noncore funding	1,789,394	3,297,889	1,884,107	1,425,619		-45.74	-22.67
Trading liabilities	0	83	36	62		-100.00	-100.00
Subordinated notes and debentures + trust preferred securities.....	0	125,804	0	0		-100.00	
Other liabilities	105,818	135,669	59,200	105,857		-22.00	32.38
Total liabilities.....	27,950,499	26,224,502	18,648,012	18,770,457		6.58	50.46
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	92,571	94,746	69,847	69,491		-2.30	32.13
Common surplus.....	3,634,140	3,734,519	2,045,351	2,035,219		-2.69	78.46
Retained earnings.....	2,403,189	2,140,968	1,937,316	1,719,557		12.25	77.35
Accumulated other comprehensive income	769	602	310	-113		27.74	-62.30
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	6,130,669	5,970,835	4,052,824	3,824,154		2.68	77.04
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	6,130,669	5,970,835	4,052,824	3,824,154		2.68	77.04
Total liabilities and capital	34,081,168	32,195,337	22,700,836	22,594,611		5.86	54.64
Memoranda							
Non-interest-bearing deposits.....	9,191,038	7,799,411	5,682,487	5,637,130		17.84	78.63
Interest-bearing deposits.....	18,207,545	16,428,028	11,590,443	12,198,031		10.83	45.15
Total deposits	27,398,583	24,227,439	17,272,930	17,835,161		13.09	54.89
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,970,835	4,052,824	3,824,154	3,642,311			
Accounting restatements.....	-105,181	0	0	0			
Net income.....	528,904	332,552	321,812	272,165			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	-115,160	-94,484	0	148			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations.....	12,217	1,797,944	0	0			
Less: Dividends declared	173,823	128,900	104,053	95,888			
Change in other comprehensive income	167	293	423	-1,524			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	12,710	10,606	10,488	6,942			
Holding company equity capital, ending balance	6,130,669	5,970,835	4,052,824	3,824,154			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	38.74	36.22	48	41.94	37.78	48	37.06	37.19	45	35.71	35.54	47			
Commercial and industrial loans	9.55	13.52	27	8.63	12.02	33	5.32	12.85	17	5.27	12.62	20			
Loans to individuals	0.38	3.40	24	0.51	4.20	24	0.52	4.31	25	0.52	4.47	25			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans.....	0.50	0.19	82	0.58	0.24	82	0.81	0.30	83	0.83	0.21	87			
Other loans and leases.....	10.23	4.63	86	6.88	5.01	68	1.97	5	26	2.04	5.10	22			
Net loans and leases.....	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15	43.98	62.73	16			
Debt securities over 1 year.....	24.58	15.55	87	25.83	14.60	90	40.62	14.63	98	41.68	14.83	98			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0.06	0.06	61			
Subtotal	83.06	78.16	65	84.09	79.65	53	85.92	79.97	60	85.71	79.31	63			
Interest-bearing bank balances	2.97	7.51	20	0.13	3.06	0	0.12	3.04	0	0.21	3.46	3			
Federal funds sold and reverse repos	0	0.82	58	0	1.57	57	0	1.66	53	0	1.81	48			
Debt securities 1 year or less	0.49	1.68	23	0.79	1.91	39	0.83	1.96	39	1.08	1.86	45			
Trading assets	0	1.01	17	0	1.19	30	0	1.33	31	0	1.34	30			
Total earning assets.....	86.52	91.05	7	85.01	89.53	10	86.87	89.74	21	87	89.84	22			
Non-interest cash and due from depository institutions.....	0.97	1.07	40	1.66	1.14	85	1.70	1.21	79	1.53	1.22	71			
Other real estate owned.....	0.03	0.02	72	0.02	0.03	53	0.01	0.04	26	0.05	0.05	64			
All other assets.....	12.51	7.82	92	13.33	9.27	88	11.43	8.98	74	11.47	8.86	74			
Memoranda															
Short-term investments	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5	1.29	8.69	8			
U.S. Treasury securities.....	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0.04	0.54	34	0.11	0.69	39	0.14	0.75	44			
Municipal securities	0.49	1.69	37	0.74	1.34	51	1.12	1.62	50	1.46	1.60	58			
Mortgage-backed securities	24.58	11.75	93	25.83	11.44	95	40.21	11.13	98	41.15	11.06	98			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10			
Loans held-for-sale.....	0.14	0.52	34	0.25	0.39	53	0.13	0.30	46	0.14	0.33	43			
Loans held for investment	59.27	61.72	35	58.28	63.50	26	45.55	63.93	15	44.21	62.63	16			
Real estate loans secured by 1–4 family	13.96	11.91	60	13.63	13.29	53	11.92	13.46	42	12.13	13.44	44			
Revolving	0.44	1.66	27	0.43	2.07	26	0.33	2.27	20	0.30	2.40	19			
Closed-end, secured by first liens	13.25	9.81	68	12.76	10.69	65	11.40	10.57	54	11.62	10.35	61			
Closed-end, secured by junior liens	0.27	0.22	73	0.43	0.28	76	0.19	0.31	47	0.21	0.34	44			
Commercial real estate loans	23.58	22.22	48	26.78	22.23	54	22.73	21.58	51	21.35	19.88	53			
Construction and land development.....	5.74	3.40	79	6.41	3.44	80	7.15	3.51	82	6.68	3.25	86			
Multifamily.....	3.39	3.12	64	4.34	3.01	75	0.80	2.72	26	0.69	2.54	24			
Nonfarm nonresidential	14.44	14.72	46	16.03	14.69	55	14.78	14.44	48	13.98	13.30	54			
Real estate loans secured by farmland.....	1.21	0.33	85	1.54	0.36	86	2.40	0.41	94	2.23	0.32	93			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	65.22	57.15	60	71.65	57.46	68	81.13	56.49	90	80.51	54.84	88			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	23.50	19.43	62	23.28	20.75	58	26.10	21.10	66	27.34	21.45	66			
Real estate loans secured by 1–4 family.....	0.73	2.64	24	0.74	3.15	25	0.73	3.50	21	0.67	3.77	22			
Revolving	22.76	16.59	74	22.55	17.39	72	25.37	17.39	78	26.67	17.41	82			
Closed-end.....	39.69	34.63	56	45.74	33.52	67	49.77	32.14	83	48.15	29.99	82			
Commercial real estate loans	9.67	5.26	79	10.95	5.09	87	15.64	5.20	98	15.06	4.90	97			
Construction and land development.....	2.89	0.93	89	3.43	0.94	93	4.26	1.02	98	3.99	0.89	98			
1–4 family.....	6.77	4.19	78	7.53	4.02	82	11.39	4.05	96	11.07	3.90	97			
Other.....	5.71	4.96	65	7.41	4.69	78	1.76	4.10	30	1.55	3.84	30			
Multifamily.....	24.31	22.93	48	27.38	22.15	61	32.36	21.40	73	31.53	20.03	77			
Nonfarm nonresidential	8.73	7.68	58	10.11	7.72	64	14.70	8.03	86	15.21	7.58	90			
Owner-occupied.....	15.58	14.95	52	17.27	14.34	61	17.66	13.38	63	16.33	12.45	63			
Other.....	2.03	0.54	85	2.63	0.55	88	5.26	0.63	96	5.02	0.51	96			
Real estate loans secured by farmland.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Loans to depository institutions and acceptances of other banks.....	16.08	22.17	26	14.75	19.53	37	11.65	20.32	21	11.87	20.53	24			
Commercial and industrial loans	0.65	6.13	23	0.87	7.13	22	1.14	7.36	26	1.16	7.61	28			
Loans to individuals	0.07	0.65	59	0.08	0.81	55	0.14	1.02	55	0.14	1.12	51			
Credit card loans	0.84	0.32	84	0.98	0.37	82	1.78	0.46	89	1.87	0.33	91			
Agricultural loans.....	17.22	9.09	79	11.75	9.85	66	4.31	9.66	36	4.59	10.32	34			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	418.39	381.27	49	488.27	391.26	65	380.46	379.80	48	407.03	366.85	53			
Real estate loans secured by 1–4 family.....	150.75	125.03	62	158.64	138.18	61	122.41	137.84	44	138.23	138.55	48			
Revolving	4.71	17.42	26	5.01	21.26	25	3.42	23.33	20	3.40	25.05	18			
Closed-end.....	146.04	106.14	71	153.63	115.20	73	118.99	112.79	55	134.84	111.69	61			
Commercial real estate loans	254.62	234.65	50	311.71	229.44	65	233.38	219.72	50	243.42	204.45	58			
Construction and land development.....	62.01	35.62	78	74.64	34.95	84	73.36	35.36	84	76.14	32.91	91			
1–4 family.....	18.55	6.34	88	23.35	6.61	90	19.96	7.04	87	20.18	6.16	87			
Other.....	43.46	28.16	72	51.29	27.32	83	53.40	27.26	84	55.96	26.01	87			
Multifamily.....	36.65	32.74	67	50.48	31.04	82	8.25	27.85	25	7.86	25.95	25			
Nonfarm nonresidential	155.96	155.06	50	186.59	152.10	58	151.77	147.22	51	159.42	137.03	58			
Owner-occupied.....	55.99	52.37	55	68.89	53.07	66	68.93	54.89	65	76.88	51.62	73			
Other.....	99.97	100.54	50	117.69	97.41	61	82.84	91.80	49	82.54	84.09	50			
Real estate loans secured by farmland.....	13.02	3.44	86	17.92	3.60	89	24.66	4.02	94	25.37	3.31	92			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	103.14	139.91	32	100.48	122.02	42	54.63	128.82	17	60.02	126.55	21			
Loans to individuals	4.15	37.47	24	5.94	43.51	25	5.35	42.67	24	5.87	44.83	27			
Credit card loans	0.44	3.30	59	0.52	4.34	56	0.64	5.31	54	0.69	5.73	51			
Agricultural loans.....	5.40	1.88	82	6.70	2.18	83	8.33	2.72	83	9.45	1.88	87			
Other loans and leases.....	110.46	49.54	83	80.04	52.44	74	20.21	51.79	25	23.21	52.78	26			
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.82	27.32	56	36.14	26.45	73	35.70	24.79	76	33.53	23.09	74			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	204.16	183.76	53	246.28	178.57	68	167.43	167.93	50	169.53	156.17	56			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	260.14	240.85	50	315.17	236.10	66	236.36	225.98	50	246.41	210.40	58			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5	1.29	8.69	8			
Liquid assets	28.52	26.22	61	27.67	22.44	74	42.14	22.72	85	43.03	24.04	84			
Investment securities	25.07	17.85	79	26.62	16.99	86	41.45	17.27	98	42.81	17.35	97			
Net loans and leases	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15	43.98	62.73	16			
Net loans, leases and standby letters of credit	58.79	62.48	32	58.66	64.84	24	45.59	65.07	14	44.30	63.89	15			
Core deposits	76.45	70.67	56	70.40	63.09	58	73.59	62.13	73	76.30	61.26	82			
Noncore funding	5.25	14.13	20	10.24	19.36	27	8.30	21.34	12	6.31	22.32	8			
Time deposits of \$250K or more	3.89	2.11	82	4.72	2.94	80	2.50	2.89	47	2.36	2.57	52			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	1.14	1.47	58	1.17	1.94	54	1.25	1.97	53	1.43	2.23	52			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	1.14	0.54	70	1.17	0.48	68	1.25	0.54	68	1.43	0.73	68			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.02	1.24	24	4.06	3.01	64	4.54	3.67	63	2.23	3.96	39			
Earning assets that reprice within 1 year	25.37	39.38	17	23.24	39.29	11	15.60	40.29	4	14.15	41.61	3			
Interest-bearing liabilities that reprice within 1 year	7.11	8.20	57	8.26	10.19	42	7.19	10.01	39	7.41	8.46	51			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	18.26	29.11	27	14.98	26.63	19	8.41	27.38	10	6.74	29.77	6			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26	5.85	17.03	21			
Net short-term noncore funding dependence	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54	5.23	4.83	47			
Short-term investment / Short-term noncore funding	80.27	184.19	26	10.15	77.77	10	12.17	66.46	15	22.33	74.86	26			
Liquid assets - short-term noncore funding / Nonliquid assets	33.87	28.18	64	25.73	16.97	76	59.34	16.04	88	65.41	18.16	88			
Net loans and leases / Total deposits	72.74	79.43	30	77.42	90.31	20	59.54	90.08	6	55.71	90.14	6			
Net loans and leases / Core deposits	76.49	88.34	27	82.76	103.93	16	61.56	105	3	57.64	105.65	3			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	5.02	1.57	93	0.80	0.72	65	-11.46	-0.82	1	-6.89	-0.31	1			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.03	4.31	1	0.03	1.36	13	0.02	-1.98	94	-0.01	-0.77	72			
Structured notes appreciation (depreciation) / Tier 1 capital	0.02			0			-0.05			-0.08					
Percent of Investment Securities															
Held-to-maturity securities	92.37	11.38	99	96.64	12.67	99	99.11	16.19	99	97.75	15.76	99			
Available-for-sale securities	7.63	87.23	0	3.36	85.40	0	0.89	81.88	0	2.25	84.24	0			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0.16	3.49	29	0.27	4.02	27	0.33	4.42	34			
Municipal securities	1.95	9.83	34	2.79	7.75	40	2.70	9.16	37	3.42	9.31	40			
Mortgage-backed securities	98.05	66.64	97	97.05	67.43	96	97.02	65.45	95	96.12	65.34	92			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	11	0.13	0.51	42			
Debt securities 1 year or less	1.96	10.55	16	2.97	11.86	20	2.01	11.91	16	2.51	11.79	21			
Debt securities 1 to 5 years	5.19	17.03	28	3.90	17.94	23	3.71	19.18	22	5.53	18.80	26			
Debt securities over 5 years	92.85	69.86	89	93.12	66.02	90	94.28	64.73	93	91.83	64.73	86			
Pledged securities	71.50	35.67	90	69.22	30.57	93	56.76	33.30	79	61.38	34.58	82			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	299.03	183.32	75	37.05	26.69	68	-25.87	6.77	12	-22.13	19.19	13			
Investment securities	-0.32	23.62	17	-8.92	11.75	8	-2.72	9.42	21	-0.55	8.45	26			
Core deposits	14.96	26.88	15	35.68	11.23	90	-3.10	7.29	7	8.50	12.19	50			
Noncore funding	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82	-47.95	5.59	3			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	5,109,986	5,038,004	2,494,850	2,327,632	
Commit: Secured commercial real estate loans	1,918,110	1,981,388	1,393,153	1,338,640	
Commit: Unsecured real estate loans	37,663	61,046	25,218	29,936	
Credit card lines (reported semiannually, June/Dec)	43,622	44,619	44,885	52,395	
Securities underwriting	0	0	0	0	
Standby letters of credit	104,126	127,927	66,343	72,395	
Commercial and similar letters of credit	0	0	0	25	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	43,998	46,343	4,810	2,878	
Written options contracts (interest rate)	56,707	18,150	10,033	8,590	
Purchased options contracts (interest rate)	0	875	0	0	
Interest rate swaps	449,368	460,939	13,123	13,641	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	14.99	22.01	23	15.65	23.52	23	10.99	24.05	10	10.30	24.03	11			
Standby letters of credit	0.31	0.71	30	0.40	0.84	36	0.29	0.92	25	0.32	0.96	27			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	30			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	1.61	48.62	6	1.63	68.47	11	0.12	65.81	2	0.11	75.35	2			
Interest rate contracts	1.61	34.36	7	1.63	47.31	11	0.12	43.84	3	0.11	53.66	3			
Interest rate futures and forward contracts	0.13	6.21	32	0.14	10.67	31	0.02	11.40	29	0.01	13.82	26			
Written options contracts (interest rate)	0.17	2.18	27	0.06	2.47	23	0.04	2.16	25	0.04	2.60	23			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	45	0	2.32	23	0	2.37	21			
Interest rate swaps	1.32	20.83	13	1.43	28.86	12	0.06	26.74	5	0.06	25.60	7			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	25.73	42.82	33	42.13	45.53	65	24.60	44.93	26	23.68	46.60	20			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	550,073	526,307	27,966	25,109	
Interest rate contracts	550,073	526,307	27,966	25,109	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	43,998	46,343	4,810	2,878	
Written options	56,707	18,150	10,033	8,590	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	56,707	18,150	10,033	8,590	
Purchased options	0	875	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	875	0	0	
Swaps	449,368	460,939	13,123	13,641	
Held for trading.....	100,705	63,617	13,123	13,641	
Interest rate contracts	100,705	63,617	13,123	13,641	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	449,368	462,690	14,843	11,468	
Interest rate contracts	449,368	462,690	14,843	11,468	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	493,366	508,157	17,933	16,519	
One year or less	43,998	56,945	4,810	2,878	
Over 1 year to 5 years	383,998	374,974	13,123	13,641	
Over 5 years	65,370	76,238	0	0	
Gross negative fair value (absolute value)	11,913	5,153	37	63	
Gross positive fair value.....	11,913	5,379	37	63	
Held for trading.....	1	309	36	62	
Non-traded.....	11,912	5,070	1	1	
Current credit exposure on risk-based capital derivative contracts	11,912	5,115	36	62	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	8	14.05	52	8.81	13.49	57	17.20	12.78	68	11.46	13.23	59			
Written options	10.31	8.18	70	3.45	5.91	48	35.88	6.60	94	34.21	6.68	94			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	10.31	7.73	72	3.45	5.10	50	35.88	5.49	94	34.21	5.27	94			
Purchased options	0	3.42	19	0.17	4.42	41	0	4.19	18	0	4.73	16			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	0	2.86	21	0.17	3.35	44	0	3.20	20	0	3.32	17			
Swaps	81.69	68.76	55	87.58	69.75	63	46.92	70.34	19	54.33	68.94	25			
Held for trading	18.31	43.53	40	12.09	44.16	40	46.92	46.31	47	54.33	46.32	47			
Interest rate contracts	18.31	36.62	42	12.09	37.24	41	46.92	38.40	53	54.33	37.84	56			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	81.69	56.47	59	87.91	55.84	59	53.08	53.69	52	45.67	53.68	52			
Interest rate contracts	81.69	53.82	64	87.91	52.22	66	53.08	50.60	53	45.67	51.23	54			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	89.69	91.48	30	96.55	93.86	45	64.12	94.47	10	65.79	95.63	10			
One year or less	8	32.05	32	10.82	32.17	36	17.20	32.51	44	11.46	31.96	35			
Over 1 year to 5 years	69.81	27.06	96	71.25	30.45	92	46.92	31.16	76	54.33	31.85	87			
Over 5 years	11.88	29.56	29	14.49	28.09	34	0	28.71	5	0	29.43	5			
Gross negative fair value (absolute value)	2.17	1.55	69	0.98	0.83	57	0.13	0.72	8	0.25	0.69	15			
Gross positive fair value	2.17	2.23	53	1.02	1.19	45	0.13	0.85	5	0.25	0.71	13			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	17	0	0.06	16	0	0.06	5	0	0.06	4			
Gross positive fair value (X)	0	0.09	12	0	0.07	15	0	0.06	1	0	0.06	5			
Held for trading (X)	0	0.07	39	0	0.06	38	0	0.05	38	0	0.05	37			
Non-traded (X)	0	0.02	38	0	0.01	45	0	0.01	5	0	0.01	8			
Current credit exposure (X)	0	0.06	22	0	0.05	20	0	0.04	9	0	0.04	12			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.06	0.85	22	0.02	0.73	20	0	0.53	9	0	0.53	12			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	87,469	86,440	84,041	85,326	
Gross losses	35,570	7,856	17,773	18,934	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	3,631	4,585	3,822	3,324	
Net losses	31,939	3,271	13,951	15,610	
Provision for loan and lease losses	20,000	4,300	16,350	14,325	
Adjustments	240,538	0	0	0	
Ending balance	316,068	87,469	86,440	84,041	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31	0.06	0.16	25			
Provision for loan and lease losses / Average loans and leases	0.10	0.82	3	0.04	0.24	12	0.16	0.24	46	0.15	0.28	34			
Provision for loan and lease losses / Net loan and lease losses	62.62	487.86	3	131.46	130.58	63	117.20	134.68	57	91.77	143.18	25			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42	0.84	0.98	37			
Allowance for loan and lease losses / Total loans and leases	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44	0.84	0.96	38			
Allowance for loan and lease losses / Net loans and leases losses (X)	9.90	11.58	61	26.74	8.03	90	6.20	7.54	57	5.38	8.39	53			
Allowance for loan and lease losses / Nonaccrual assets	669.85	299.17	91	158.33	218.72	48	657.49	214.03	92	332.65	178.03	87			
ALLL / 90+ days past due + nonaccrual loans and leases	646.57	244.34	93	157.08	151.73	64	503.99	160.51	92	319.94	136.22	92			
Gross loan and lease losses / Average loans and leases	0.18	0.34	38	0.07	0.28	17	0.18	0.30	39	0.19	0.33	39			
Recoveries / Average loans and leases	0.02	0.07	15	0.04	0.08	34	0.04	0.09	26	0.03	0.09	22			
Net losses / Average loans and leases	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45	0.16	0.24	46			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	46.22	33.98	75	25.80	36.22	39	20.19	41.30	17	12.08	33.49	12			
Earnings coverage of net loan and lease losses (X)	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74	26.93	19.67	73			
Net Loan and Lease Losses By Type															
Real estate loans	0.03	0.04	54	-0.01	0.01	24	0.02	0.02	64	0	0.02	31			
Real estate loans secured by 1-4 family	0.05	0.01	84	0	0.01	44	0.02	0.01	56	0	0.03	36			
Revolving	1.61	0.01	97	0	0.02	43	0	0.03	37	0	0.09	26			
Closed-end	0	0	36	0	0	48	0.02	0.01	66	0	0.02	46			
Commercial real estate loans	0.02	0.07	40	0	0.01	51	0.03	0.01	71	0	0.01	52			
Construction and land development	0.02	0	77	0	-0.01	73	0.01	-0.03	82	-0.01	-0.02	44			
1-4 family	0.01	0	90	0	0	83	0.01	-0.01	93	-0.01	0	21			
Other	0.01	0	74	0	-0.01	45	0	-0.02	81	0	-0.01	75			
Multifamily	0	0	58	0	0	56	0.81	0	99	0	-0.01	60			
Nonfarm nonresidential	0.02	0.11	38	0	0.02	52	0	0.02	42	0	0.03	48			
Owner-occupied	0	0.02	9	0	0.01	67	0	0.01	47	0	0.01	55			
Other	0.03	0.08	48	0	0.01	28	0	0.01	32	0	0.01	58			
Real estate loans secured by farmland	-0.01	0.02	11	-0.26	0.01	3	-0.03	0	13	-0.03	0.01	16			
Commercial and industrial loans	0.59	0.47	68	0.02	0.37	8	0.74	0.31	85	1.10	0.39	88			
Loans to individuals	0.31	1.13	20	0.01	1.17	3	0.34	1.16	22	0.08	1.25	5			
Credit card loans	1.31	2.92	22	0.53	3.11	13	1.14	2.92	16	1.44	2.92	19			
Agricultural loans	0.02	0.19	59	0.17	0.08	81	0	0.15	38	0	0.18	31			
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other loans and leases	0.24	0.15	73	0.15	0.15	66	0.60	0.14	89	0.54	0.15	90			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016				
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases		54,687		80,446		34,274		41,486					
90+ days past due loans and leases		1,699		441		4,004		1,004					
Nonaccrual loans and leases		47,185		55,243		13,147		25,264					
Total past due and nonaccrual loans and leases		103,571		136,130		51,425		67,754					
Restructured 30–89 days past due		0		0		0		0					
Restructured 90+ days past due		0		0		0		0					
Restructured nonaccrual		10,849		13,466		51		85					
Total restructured loans and leases		10,849		13,466		51		85					
30–89 days past due loans held for sale		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0					
Restructured loans and leases in compliance		621		31		0		0					
Other real estate owned		10,593		6,935		1,805		11,152					
Other Assets													
30–89 days past due		0		0		0		0					
90+ days past due		0		0		0		0					
Nonaccrual		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0					
Percent of Loans and Leases													
30–89 days past due loans and leases	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39	0.41	0.47	52	
90+ days past due loans and leases	0.01	0.12	31	0	0.15	22	0.04	0.17	42	0.01	0.20	22	
Nonaccrual loans and leases	0.23	0.66	11	0.29	0.51	28	0.13	0.54	8	0.25	0.63	12	
90+ days past due and nonaccrual loans and leases	0.24	0.85	8	0.30	0.71	14	0.17	0.75	6	0.26	0.88	9	
30–89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13	
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25	
Nonaccrual restructured	0.05	0.13	33	0.07	0.14	40	0	0.16	7	0	0.20	7	
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37	
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42	
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37	
Percent of Loans and Leases and Other Assets													
30+ Days Past Due and Nonaccrual													
30–89 days past due assets	0.27	0.40	41	0.43	0.43	59	0.33	0.44	39	0.41	0.47	52	
90+ days past due assets	0.01	0.12	30	0	0.15	19	0.04	0.18	40	0.01	0.20	19	
Nonaccrual assets	0.23	0.67	11	0.29	0.53	28	0.13	0.57	7	0.25	0.64	12	
30+ days past due and nonaccrual assets	0.51	1.29	12	0.72	1.19	30	0.50	1.26	7	0.68	1.39	17	
Percent of Total Assets													
90+ days past due and nonaccrual assets	0.14	0.52	9	0.17	0.44	15	0.08	0.48	5	0.12	0.54	8	
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.55	10	0.19	0.48	15	0.08	0.52	5	0.17	0.59	11	
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:													
Total assets	0.17	0.60	10	0.19	0.53	16	0.07	0.60	4	0.16	0.72	9	
Allowance for loan and lease losses	18.48	66.66	6	71.12	115.41	28	17.30	118.28	3	43.33	129.01	7	
Equity capital + allowance for loan and lease losses	0.91	4.97	4	1.03	4.28	11	0.36	4.79	4	0.93	5.78	7	
Tier 1 capital + allowance for loan and lease losses	1.79	6.05	10	2.25	5.65	18	0.68	6.16	5	1.84	7.35	9	
Loans and leases + other real estate owned	0.29	0.97	9	0.33	0.85	12	0.14	0.96	4	0.36	1.15	9	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.30	0.39	48	0.53	0.38	75	0.31	0.42	43	0.28	0.44	32			
	90+ days past due		0.01	0.16	45	0	0.16	33	0.04	0.22	49	0.01	0.26	33			
	Nonaccrual.....		0.22	0.76	13	0.28	0.46	37	0.11	0.57	9	0.12	0.69	10			
Commercial and industrial	30–89 days past due		0.44	0.23	81	0.26	0.31	51	0.55	0.30	82	1.49	0.32	97			
	90+ days past due		0	0.03	16	0	0.05	14	0.02	0.05	58	0	0.05	11			
	Nonaccrual.....		0.49	0.75	42	0.60	0.83	45	0.35	0.76	33	1.28	0.93	69			
Individuals	30–89 days past due		0.27	0.83	18	0.46	0.83	30	0.18	0.84	17	0.21	0.97	13			
	90+ days past due		0.01	0.14	44	0	0.17	16	0	0.16	15	0	0.19	15			
	Nonaccrual.....		0.04	0.28	31	0.03	0.17	33	0.04	0.23	30	0.08	0.24	42			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0.05				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due		0.13	0.17	69	0.07	0.24	58	0.15	0.17	67	0.18	0.17	67			
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	41			
	Nonaccrual.....		0.21	0.49	57	0.01	0.67	44	0	0.75	23	0	0.96	40			
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0	0.18	31	0.04	0.20	43	0.18	0.17	66	0.08	0.20	56			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual.....		0.04	0.15	52	0	0.13	36	0	0.14	17	0.03	0.10	50			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.16	0.65	10	1	0.67	77	0.39	0.71	26	0.28	0.74	19			
	90+ days past due	0	0.33	35	0.01	0.31	37	0.11	0.46	58	0.02	0.49	33			
	Nonaccrual	0.34	0.89	19	0.56	0.73	47	0.17	0.86	14	0.19	0.97	10			
Revolving	30–89 days past due	0.56	0.48	58	0.81	0.45	83	0.87	0.50	83	0.50	0.61	50			
	90+ days past due	0	0.03	30	0.28	0.05	90	3.96	0.05	98	0	0.07	22			
	Nonaccrual	0.74	1.13	50	2.70	1	84	0	1.17	4	0	1.17	6			
Closed-end	30–89 days past due	0.15	0.65	8	1.01	0.70	76	0.37	0.75	25	0.27	0.79	21			
	90+ days past due	0	0.38	36	0	0.35	33	0	0.53	16	0.02	0.57	34			
	Nonaccrual	0.32	0.87	21	0.49	0.70	42	0.17	0.84	16	0.19	0.96	13			
Junior lien	30–89 days past due	0	0.02	35	0.03	0.02	61	0.01	0.03	28	0.01	0.03	37			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0	0.04	16	0	0.04	20	0	0.06	21	0	0.07	20			
Commercial real estate	30–89 days past due	0.40	0.26	72	0.31	0.18	81	0.30	0.17	79	0.31	0.18	73			
	90+ days past due	0.02	0.02	75	0	0.03	19	0.02	0.03	62	0.01	0.04	50			
	Nonaccrual	0.15	0.62	15	0.16	0.23	43	0.08	0.28	25	0.09	0.34	26			
Construction and development	30–89 days past due	0.76	0.28	82	0.80	0.28	84	0.39	0.21	75	0.53	0.23	76			
	90+ days past due	0.01	0.01	81	0	0.02	33	0.05	0.02	82	0.04	0.03	71			
	Nonaccrual	0.06	0.41	39	0.06	0.20	44	0.09	0.19	47	0.04	0.24	27			
1–4 family	30–89 days past due	0.34	0.03	95	0.62	0.06	96	0.22	0.06	86	0.40	0.07	92			
	90+ days past due	0.01	0	88	0	0	41	0.05	0	97	0	0	40			
	Nonaccrual	0.05	0.03	81	0	0.02	30	0.06	0.02	78	0.03	0.03	69			
Other	30–89 days past due	0.42	0.22	77	0.18	0.20	70	0.17	0.13	70	0.13	0.13	65			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0.04	0.02	80			
	Nonaccrual	0.01	0.35	31	0.06	0.17	50	0.02	0.15	41	0.01	0.18	27			
Multifamily	30–89 days past due	0	0.09	22	0	0.08	19	0.47	0.10	92	0.43	0.07	93			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0.02	0.11	45	0	0.05	21	0	0.08	23	0.95	0.10	97			
Nonfarm non-residential	30–89 days past due	0.35	0.23	72	0.21	0.14	75	0.24	0.17	71	0.20	0.17	59			
	90+ days past due	0.03	0.02	77	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	0.22	0.80	19	0.25	0.28	48	0.08	0.30	20	0.08	0.38	21			
Owner Occupied	30–89 days past due	0.14	0.07	78	0.07	0.07	59	0.16	0.09	73	0.03	0.07	27			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0.07	0.27	20	0.05	0.16	27	0.07	0.17	32	0.07	0.21	29			
Other	30–89 days past due	0.21	0.14	72	0.14	0.07	78	0.08	0.07	67	0.17	0.09	77			
	90+ days past due	0.03	0.01	83	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0.14	0.44	32	0.20	0.10	78	0.01	0.13	19	0.01	0.14	20			
Farmland	30–89 days past due	0.07	0.11	67	0.07	0.23	54	0.08	0.25	50	0.04	0.27	46			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0.24	1.13	45	0	0.84	38	0.05	1.23	40	0.03	1.07	46			
Credit card	30–89 days past due	0.07	0.95	16	0.15	1.19	13	0.16	1.22	14	0.23	1.08	11			
	90+ days past due	0	0.63	13	0	0.78	12	0	0.73	11	0	0.75	9			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,726,711	3,829,265	2,115,197	2,104,710	
Retained earnings	2,508,370	2,140,968	1,937,316	1,719,557	
Accumulated other comprehensive income (AOCI)	769	602	310	-113	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	6,235,850	5,970,835	4,052,823	3,824,154	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,289,980	3,292,136	1,927,631	1,926,167	
Accumulated other comprehensive income-related adjustments	769	602	310	-23	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	2,945,101	2,678,097	2,124,882	1,898,010	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	2,945,101	2,678,097	2,124,882	1,898,010	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	2,945,101	2,678,097	2,124,882	1,898,010	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	105,476	87,469	86,440	84,041	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	105,476	87,469	86,440	84,041	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 Capital	105,476	87,469	86,440	84,041	
Exited advanced approach tier 2 capital					
Total capital	3,050,577	2,765,566	2,211,322	1,982,051	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	33,761,760	28,990,935	22,693,584	22,316,982	
Less: Deductions from common equity tier 1 capital	3,289,980	3,292,136	1,927,631	1,926,167	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	30,471,780	25,698,799	20,765,953	20,390,815	
Total risk-weighted assets	21,431,745	21,776,813	13,017,748	12,590,316	
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	13.74	12.35	77	12.30	12.11
Common equity tier 1 capital, column B	0	0.30	46	0	0.29
Tier 1 capital, column A	13.74	13.08	70	12.30	12.78
Tier 1 capital, column B	0	0.34	46	0	0.34
Total capital, column A	14.23	15.23	36	12.70	14.36
Total capital, column B	0	0.39	46	0	0.38
Tier 1 leverage	9.67	9.13	72	10.42	9.76
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41
					7.31
					6.58

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0						
Total property and casualty assets		0			0			0			0						
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0						
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0						
Total insurance underwriting equity		0			0			0			0						
Total property and casualty equity		0			0			0			0						
Total life and health equity		0			0			0			0						
Total insurance underwriting net income		0			0			0			0						
Total property and casualty		0			0			0			0						
Total life and health		0			0			0			0						
Claims and claims adjusted expense reserves (P/C)		0			0			0			0						
Unearned premiums (P/C)		0			0			0			0						
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		0			0			0			0						
Other insurance activities income		0			0			0			0						
Insurance and reinsurance underwriting income		0			0			0			0						
Premiums		0			0			0			0						
Credit related insurance underwriting		0			0			0			0						
Other insurance underwriting		0			0			0			0						
Insurance benefits, losses, expenses		0			0			0			0						
Net assets of insurance underwriting subsidiaries		0			0			0			0						
Life insurance assets		324,423			322,065			260,433			255,234				0.73		37.74

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			
	BHC	Peer # 1	Pct	BHC	Peer #	Pct										
Analysis Ratios																
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			52.23						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			47.77						
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			2.52						
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9				
Premium income / Insurance activities revenue	2.84			7.32			4.86			4.64						
Credit related premium income / Total premium income	38.23			34.91			44.54			43.04						
Other premium income / Total premium income	61.77			65.09			55.46			56.96						
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43				
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			5.74						
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99			-2.99						
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			127.33						
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0.48						
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0						
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.95	11.03	44	11.65	11.51	47	11.78	10.22	55	12.88	9.84	61				
Broker-Dealer Activities																
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32				

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	8,749	2,937	3,412	4,308	
Real estate loans.....	8,131	2,913	3,354	4,128	
Commercial and industrial loans	618	24	58	180	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	8,749	2,937	3,412	4,308	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	197.89	-2.40	97	-13.92	22.48	17	-20.80	7.24	16	-29	21.19	22			
Total selected assets.....	197.89	2.04	97	-13.92	12.40	20	-20.80	3.24	17	-30.16	21.86	17			
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
						Percent Change
						1-Year
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Operating Income								
Income from bank subsidiaries		351,213	551,730	101,000	95,000		-36.34	36.00
Dividends		351,213	551,730	101,000	95,000		-36.34	36.00
Interest		0	0	0	0			
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Income from nonbank subsidiaries		0	4	0	0		-100.00	-100.00
Dividends		0	0	0	0			-100.00
Interest		0	4	0	0			-100.00
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		351,213	551,734	101,000	95,000		-36.34	35.98
Securities gains (losses)		0	0	0	0			
Other operating income		21	27	30	32		-22.22	-41.67
Total operating income		351,234	551,761	101,030	95,032		-36.34	35.97
Operating Expenses								
Personnel expenses		12,710	10,606	10,488	6,942		19.84	14.56
Interest expense		5,498	1,000	0	0		449.80	
Other expenses		1,391	7,422	538	597		-81.26	5.70
Provision for loan and lease losses		0	0	0	0			
Total operating expenses		19,599	19,028	11,026	7,539		3.00	57.92
Income (loss) before taxes		331,635	532,733	90,004	87,493		-37.75	34.86
Applicable income taxes (credit)		-7,202	-2,856	-2,834	1,932			
Extraordinary items					0			
Income before undistributed income of subsidiaries		338,837	535,589	92,838	85,561		-36.74	35.41
Equity in undistributed income of subsidiaries		190,067	-203,037	228,974	186,604			422.05
Bank subsidiaries		190,067	-203,037	228,974	186,604			422.05
Nonbank subsidiaries		0	0	0	0			
Subsidiary holding companies		0	0	0	0			
Net income (loss)		528,904	332,552	321,812	272,165		59.04	84.51
Memoranda								
Bank net income		541,280	348,693	329,974	281,604		55.23	83.70
Nonbank net income		0	0	0	0			-100.00
Subsidiary holding companies' net income		0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		6,104,929	99.58	6,007,554	98.52	4,036,370	99.59	3,806,973				1.62	79.30
Common and preferred stock		6,104,929	99.58	6,007,554	98.52	4,036,370	99.59	3,806,973				1.62	79.30
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		7,246	0.12	73,440	1.20	2,071	0.05	3,528				-90.13	-81.96
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0		
Intangible assets		3,983	0.06	7,405	0.12	3,983	0.10	3,983				-46.21	0.00
Other assets		14,511	0.24	9,423	0.15	10,400	0.26	9,670				54.00	4.72
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0		
Total assets		6,130,669	100.00	6,097,822	100.00	4,052,824	100.00	3,824,154				0.54	77.04
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	125,804	2.06	0	0	0				-100.00	
Other liabilities		0	0	1,183	0.02	0	0	0				-100.00	
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0					
Total liabilities		0	0	126,987	2.08	0	0	0				-100.00	
Equity Capital		6,130,669	100	5,970,835	97.92	4,052,824	100	3,824,154				2.68	77.04
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0					
Common stock		92,571	1.51	94,746	1.55	69,847	1.72	69,491				-2.30	32.13
Common surplus		3,634,140	59.28	3,734,519	61.24	2,045,351	50.47	2,035,219				-2.69	78.46
Retained earnings		2,403,189	39.20	2,140,968	35.11	1,937,316	47.80	1,719,557				12.25	77.35
Accumulated other comprehensive income		769	0.01	602	0.01	310	0.01	-113				27.74	-62.30
Other equity capital components		0	0	0	0	0	0	0					
Total liabilities and equity capital		6,130,669	100.00	6,097,822	100.00	4,052,824	100.00	3,824,154				0.54	77.04
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0					
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0					
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	9.58	7.29	72	7.48	9.68	19	8.14	10.40	24	7.26	7.61	46			
Bank net income / Average equity investment in banks	8.95	7.45	65	7.80	10.51	16	8.42	11.19	22	7.58	8.74	45			
Nonbank net income / Average equity investment in nonbanks		9.75			7.89			7.10		0	4.73	23			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	102.34	88.16	47	104.85	82.22	65	102.54	82.56	50	103.47	80.64	60			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	0	20.06	3	2.13	20.43	14	0	20.88	1	0	19.94	0			
Total debt / Equity capital	0	14.41	10	2.11	14.31	32	0	14.69	15	0	13.95	14			
Total debt + notes payable to subs that issued TPS / Equity capital	0	16.67	6	2.11	16.36	17	0	17.10	6	0	16.10	7			
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	2.11	14.56	32	0	15.14	15	0	14.35	14			
Total debt / Equity capital – excess over fair value	0	14.52	10	2.11	14.51	32	0	14.81	15	0	14.10	14			
Long-term debt / Equity capital	0	13.56	10	2.11	13.04	33	0	13.37	15	0	12.69	16			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	0	34.67	10	71.35	28.44	87	0	28.63	14	0	26.93	15			
Double Leverage															
Equity investment in subs / Equity capital	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31	99.55	102.10	35			
Total investment in subs / Equity capital	99.58	110.16	19	100.61	111.07	28	99.59	112.48	20	99.55	111.30	22			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.05	0.47	30	0.11	0.36	42	-0.05	0.35	29	-0.06	0.52	32			
Equity investment in subs – equity cap / Net income-div (X)		1.82		0.18	1.22	14		1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	191.88	136.59	80	382.09	177.68	91	99.37	162.34	21	96.73	141.81	27			
Cash from ops + noncash items + op expense / Op expense + dividend	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15	101.38	148.20	28			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	83.20	134.08	17	151.77	116.34	76	107.85	103.19	61	108.24	92.33	60			
Pretax operating income + interest expense / Interest expense	6,131.92	2,016.32	88	53,373.30	1,968.54	96		2,898.75			1,909.25				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,131.92	1,539.23	92	53,373.30	1,632.83	98		1,369.37			1,547.94				
Dividends + interest from subsidiaries / Interest expense + dividends	195.86	150.43	75	424.74	210.80	89	97.07	188.90	15	99.07	172.51	22			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.12	3.85	34	0	2.64	28	0	2.61	28	0.09	3.24	31			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.10			0.04			0.24			0.10	
Nonaccrual					1.03			0.54			6.54			7.38	
Total					1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	51.30	81.10	27	24.07	57.84	20	112.08	57.26	92	112.07	68.72	87			
Dividends declared / Net income	32.86	42.29	37	38.76	33.08	58	32.33	27.33	58	35.23	31.29	50			
Net income – dividends / Average equity.....	6.43	4.14	79	4.58	6.46	22	5.51	7.33	26	4.70	5.03	45			
Percent of Dividends Paid															
Dividends from bank subsidiaries	202.05	132.17	73	428.03	178.13	89	97.07	157.73	25	99.07	130.71	36			
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	202.05	174.85	68	428.03	260.40	83	97.07	215.26	11	99.07	196.35	19			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	64.89	60.28	53	158.23	66.55	96	30.61	60.71	20	33.74	59	27			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	64.89	62.88	50	158.23	69.36	95	30.61	63.43	18	33.74	62.82	26			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95			51.40			102.35				
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56			8.11				
Management and service fees from nonbank subsidiaries		0.86			1.92			2.96			0.85				
Other income from nonbank subsidiaries.....		0.16			1.06			0.15			0.81				
Operating income from nonbank subsidiaries		79.84			150.41			99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.99	69.76	92	99.99	67.32	95	99.97	65.18	89	99.97	59.17	94			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	99.99	82.20	88	99.99	78.80	92	99.97	74.20	84	99.97	69.23	88			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	60	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	0	4.70	16	0	7.29	22	0	7.64	14	0	9.99	11			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt		27.08		0	28.33	11		26.53			39.18				